

ARMY EMERGENCY RELIEF (AER)

Army Emergency Relief is a private organization that was incorporated in 1942 by the Secretary of War and the Army Chief of Staff to provide emergency financial assistance, allowing the army to take care of its own.

WHO IS ELIGIBLE FOR AER?

- *Active soldiers, single or married & their dependents.
- *ARNG (Army Reserve National Guard) and USAR (United States Army Reservist) soldiers & dependents, on continuous or active duty for more than 30 days.
- *Surviving spouses or orphans of soldiers who died while on active duty or after they retired.

WHAT CAN AER DO?

- *Help with emergency financial needs
 - Food, rent or utilities
 - Emergency transportation & vehicle repair
 - Funeral expenses
 - Medical/dental expenses
 - Personal needs when pay is delayed or stolen
- *Give undergraduate-level education scholarships, based primarily on financial need to children & soldiers.

ASSISTANCE PROGRAMS

Soldiers are often reluctant to ask for assistance, and yet there are state and country programs in place to assist soldiers and family members. By using these programs, families can save a few hard-earned dollars for use in other areas of household management. Financial Readiness provides information, eligibility guidelines, referral and/or registration for the following assistance programs:

CHRISTMAS UNLIMITED-Provides Christmas presents to children of eligible families ages 13 & under.

COMMODITIES-USDA surplus food programs provide food, such as, cheese, butter, peanut butter, honey, meal and canned goods.

FAMILY SUBSISTENCE SUPPLEMENTAL ALLOWANCE (FSSA)-This program increases a member's BAS by an amount intended to remove the member's household from eligibility for benefits under the U.S. Department of Agriculture's Food Stamp Program.

FOOD STAMPS—Monthly benefits that help households buy the food they need to maintain good health. For most households, food stamps are only part of their food budget; they must spend some of their own cash along with their food stamps in order to buy enough food for the month.

HEADSTART-A preschool program for eligible children that focuses on social development. Age requirements are, prenatal to four years old.

LEAP (Low-Income Energy Assistance Program) - Provide assistance by paying a portion of your monthly heating bill. This program starts in November and ends in April.

OPERATION BACK TO SCHOOL-Provides school supplies for school age children in eligible families.

SHARE COLORADO—A non-profit community food network. This program works by offering low COST food packages for purchase and requires the purchaser to do two hours of community volunteer work. The packages consist of quality meats, fresh fruits, fresh vegetables and staple items worth approximately \$30 to \$35.

WIC (Women, Infants & Children) - Provides nutrition education and special foods such as iron fortified infant formula, milk, cheese, eggs and other nutritious foods to pregnant and breast feeding women, infants and children up to age five.

BUDGET COUNSELING

Budget counseling allows a client to meet with a financial counselor and discuss the management of their personal finances. The counselor develops a financial analysis to determine the household's monthly living expenses and a budget is established, with an emphasis on managing personal finances and tracking spending habits. Budget Counseling also offers assistance in bankruptcy counseling, purchasing an automobile and repaying creditors. To schedule an appointment, call 526-4590.

COMMAND FINANCIAL NCO PROGRAM

Each battalion-size element, has a mature highly motivated and financially stable CFNCO who trains, organizes, implements and supervises the CFNCC program and serves as the battalion commander's principal advisor on policies and matters related to personnel, financial readiness, and local consumer affairs. The following is a list of services each CFNCO provides:

- *Conduct partial financial evaluations.
- *Provide budget counseling and advise soldiers and family members.
- *Refer soldiers/family members to appropriate resources or agencies.
- *Present financial readiness and consumer training as part of the command program.
- *Provide emergency food locker referrals to soldiers and family members.
- *Screen & counsel all Army Emergency Relief referrals.
- *Attend battalion pre-deployment briefings to explain available resources to family members.

CONSUMER AFFAIRS

Daily consumer awareness/ information sessions are conducted at 4th Replacement for new arrivals (E1-E6). Assistance with consumer complaints and resolution of issues concerning local businesses is another service offered by the Consumer Affairs Program.

A wide variety of personal finance and consumer education classes are available for presentation to unit and Family Readiness Groups. Classes include:

- Money Trouble Solutions Workshop Series
- Car Buying Seminar
 - Checkbook Management
 - Couples and Money
 - Identity Theft *(New)
 - Marriage Preparation
 - Investing 101
 - Financial Solutions for Singles
 - Eat Well On A Budget
 - Shopping on a Budget

DEBT MANAGEMENT

If you find yourself in the position of considering loan consolidation, you may be headed for financial difficulty. The following are danger signs:

- ☒ More than 20% of your take home pay is used for credit payments (excluding home mortgage).
- ☒ You have one or more loans from a lending company(ies) at 20% or more interest.
- ☒ You screen your phone calls because bill collector are calling frequently.
- ☒ You routinely use your overdraft protection.
- ☒ You use credit cards impulsively.
- ☒ You do not pay your bills on time.
- ☒ You pay only the minimum amount down on your charge accounts each month.
- ☒ The use of advance check cashing and pay day loans is part of your regular budget plan.
- ☒ Your car loan is financed at 12% or more interest.

If one or more of the above describes you or you spouse, don't wait! Stop by ACS, Bldg. 1526 and schedule an appointment with a Financial Counselor.

FINANCIAL LITERACY PROGRAM (FLP)

Financial literacy is an integral part of mission readiness and quality of life. The goal of this campaign is to maintain comprehensive and state-of-the-art education & training program throughout the services.

Designed by DoD, the purpose of the FLP is to increase personal readiness by reducing the stressors related to financial well being. This program will assist soldiers and family members in awareness, savings & debt reduction and protection against predatory practices. For more information, visit your Financial Readiness department or a Command Financial NCO.



OTHER ACS PROGRAMS

Army Family Action Plan (AFAP)

Exceptional Family Member Program

(EFMP)

Relocation Assistance

Community Mayoral Program

Employment Assistance

Deployment/Mobilization

Family & Victim Advocacy

Multi-Cultural Services

Army Family Team Building (AFTB)

Parent & Couple Classes

Volunteer Opportunities

Loan Closet

Waiting Families Program

English as a Second Language (ESL)

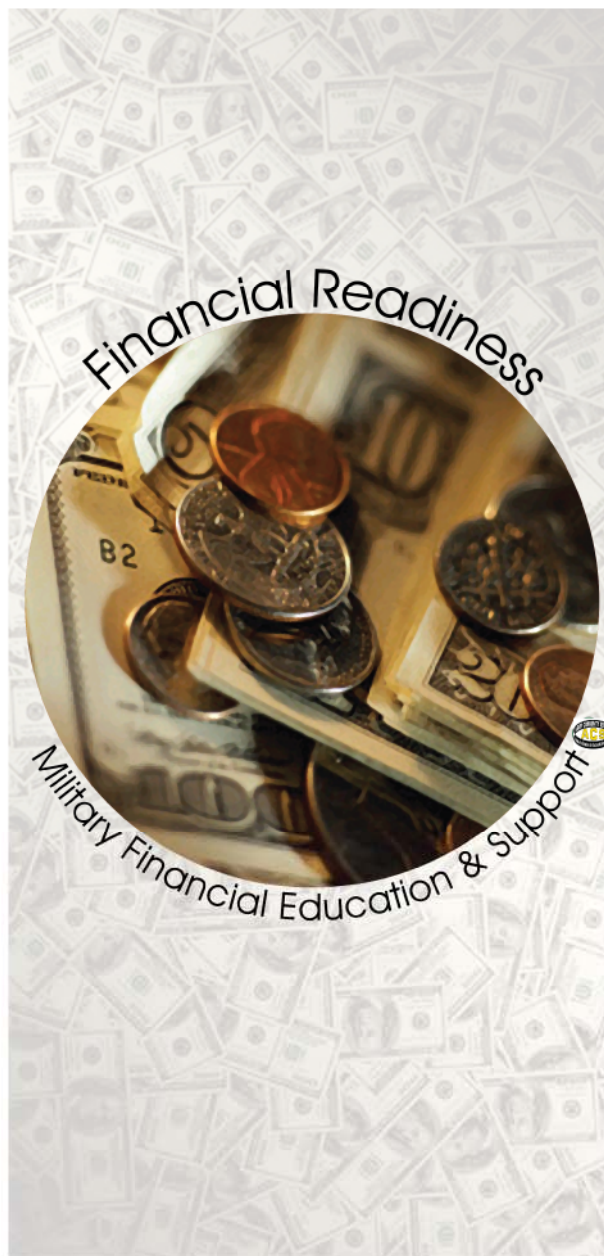
New Parent Support Program (NPSP)

OTHER ACS FACILITIES

The Family Connection, Bldg. 1354

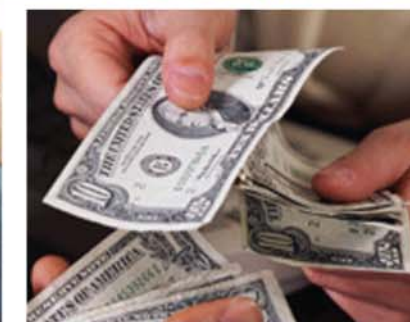
**Call us to discover
the many opportunities
we have to offer you.**

Army Community Service Center



ACS Financial Readiness...

Professionally trained financial counselors providing free services. Assisting all military DoD & NAF civilian employees, retirees & their families. Come in today & set up an appointment with one of our experts. Find out how to get the most out of your valuable resources!



FINANCIAL READINESS
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Fort Carson, Colorado 80913-4104
TEL: 719-526-4590 FAX: 719-526-2637

